

**NEW UTILITY PATENT APPLICATION TRANSMITTAL***(Only for new nonprovisional applications under 37 C.F.R. 1.53(b))*

Docket No.

**09999-2654**Total pages in this  
submission**TO THE ASSISTANT COMMISSIONER FOR PATENTS****Box Patent Application  
Washington, D.C. 20231**

Transmitted herewith for filing under 35 U.S.C. 111(a) and 37 C.F.R. 1.53(b) is a new utility patent application for an invention entitled:

**ELECTRONIC FUND TRANSFER OR TRANSACTION SYSTEM**

And invented by:

**JAMES G. GATTO****IF A CONTINUATION APPLICATION**, check appropriate box and supply requisite information:☒ Continuation ☐ Divisional☐ Continuation-in-part (CIP) of prior application No.:09/658,622, which is a divisional of  
08/670,599, which is a CIP of  
08/421,486

Enclosed are:

**Application Elements**

1. ☐ Filing fee as calculated and transmitted as described below
2. ☒ Specification having 40 pages(s) and including the following:
  - a. ☒ Descriptive title of the invention
  - b. ☐ Cross references to related applications *(if applicable)*
  - c. ☐ Statement regarding Federally-sponsored research/development *(if applicable)*
  - d. ☐ Reference to microfiche appendix *(if applicable)*
  - e. ☒ Background of the invention
  - f. ☒ Brief summary of the invention
  - g. ☒ Brief description of the drawings *(if drawings filed)*
  - h. ☒ Detailed description of the preferred embodiments
  - i. ☒ Claims as classified below
  - j. ☒ Abstract of the disclosure

**Application Elements (continued)**

3. ☒ Drawing(s) (when necessary as prescribed by 35 U.S.C. 113)  
☒ Formal ☐ Informal Number of sheets: 6
4. ☒ Oath or Declaration  
a. ☐ Newly executed (original or copy) ☐ Unexecuted  
b. ☒ Copy from a prior application (37 C.F.R. 1.63(d) (for continuation/divisional applications only)  
c. ☐ With Power of Attorney ☒ Without Power of Attorney
5. ☒ Incorporation by reference (usable if Box 4b is checked)  
The entire disclosure of the prior application, from which a copy of the oath or declaration is
6. ☐ Computer program in microfiche
7. ☐ Genetic sequence submission (if applicable, all must be included)  
a. ☐ Paper copy  
b. ☐ Computer readable copy  
c. ☐ Statement verifying identical paper and computer readable copies

**Accompanying Application**

8. ☐ Assignment papers (cover sheet & document(s))
9. ☐ 37 C.F.R. 3.73(b) statement (when there is an assignee)
10. ☐ English translation document (if applicable)
11. ☐ Information Disclosure Statement/PTO-1449 ☐ Copies of IDS citations
12. ☒ Preliminary Amendment
13. ☒ Acknowledgment postcard
14. ☐ Certified copy of priority document(s) (if foreign priority is claimed)
15. ☐ Certificate of Mailing  
☐ First Class ☐ Express Mail (Label No.: \_\_\_\_\_ )
16. ☐ Small Entity statement(s) -- # submitted \_\_\_\_\_ (if Small Entity status claimed)

**Accompanying Application (continued)**

- 17.
- ☒
- Additional enclosures (please identify below):

Nonpublication Request Under 35 U.S.C. 122(b)(2)(B)(i)

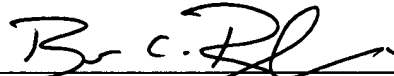
**Fee Calculation and Transmittal**

The filing fee for this utility patent application is calculated and transmitted as follows:

☐ Large Entity ☒ Small Entity

<b><u>CLAIMS AS FILED</u></b>					
For	# Filed	# Allowed	# Extra	Rate	Fee
Total Claims	24	- 20 =	4	x \$9.00	\$36.00
Independent Claims	4	- 3 =	1	x \$40.00	\$40.00
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					
Other Fees (specify purpose):					
BASIC FEE					\$355.00
TOTAL FILING FEE					\$431.00

- ☐ A check in the amount of \_\_\_\_\_ to cover the total filing fee is enclosed.
- ☐ The Commissioner is hereby authorized to charge and Deposit Account No. 50-0311 as described
- ☐ Charge the amount of \_\_\_\_\_ as filing fee.
- ☐ Credit any overpayment.
- ☐ Charge any additional filing fees required under 37 C.F.R. 1.16 and 1.17.
- ☐ Charge the issue fee set in 37 C.F.R. 1.18 at the mailing of the Notice of Allowance, pursuant



Dated: August 7, 2001

~~Bradford C. Blaise, Reg. No. 47,429~~

James G. Gatto, Reg. No. 32,694  
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Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

**NONPUBLICATION REQUEST  
UNDER  
35 U.S.C. 122(b)(2)(B)(i)**

First Named Inventor James G. Gatto

Title Electronic Fund Transfer or  
Transaction System.

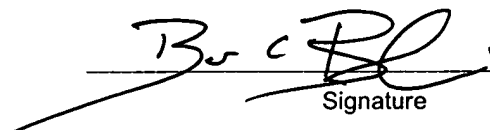
Atty Docket Number 09999-2654

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing.

I hereby request that the attached application not be published under 35 U.S.C. 122(b).

August 7, 2001

Date

  
Signature

Bradford C. Blaise

Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**

Burden Hour Statement: This collection of information is required by 37 CFR 1.213(a). The information is used by the public to request that an application not be published under 35 U.S.C. 122(b) (and the PTO to process that request). Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take 6 minutes to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

PTO/SB/35 (11-00)